

# Kids Cover



## What's Kids Cover?

We love our kids – even if they are a little expensive! If your child becomes seriously ill, Asteron Life's Kids Cover can ease your financial load with a lump sum payment allowing you to focus on the things that matter most. The good news is the first \$50,000 of cover per child is free when you take out your own Asteron Life Personal Insurance policy.

## How does Kids Cover work?

There are many medical conditions that can affect our kids. If your child becomes sick with a condition covered by Kids Cover you'll receive a lump sum. This helps pay for recovery-related expenses and makes it easier for you to take time off to look after them.

## Let's take a closer look at the benefits:

- You can take advantage of Kids Cover if you're a parent or grandparent.
- The first \$50,000 per child is free with your own Asteron Life Personal Insurance Policy.
- You can add additional protection (up to a maximum of \$200,000) for just one dollar per month per \$10,000 of cover.
- Your child will have the benefit of a new policy option when they turn 21 – so they can transfer their cover to an adult policy without the need for a further health assessment.
- We'll allow up to \$100,000 to be taken without a further health assessment – if the Kids Cover sum insured is less when converting to full adult cover.

**“I used to find the idea of setting up insurance cover for my kids quite unsettling, because I don't want to think about anything happening to them. That was until I realised it's about protecting my family and being able to provide the love and support when they might need it the most. Hopefully I'll never have to claim, but if I need it, I know it's there.”** **Kate, Asteron Life customer and mum of four**

**Disclaimer:** Customer testimonials and examples are provided for information only and do not advise on or recommend a product. For financial advice including on product suitability, please contact your financial adviser.

General category	Medical condition or surgical procedure
<b>Blood</b>	Aplastic anaemia
	HIV
<b>Cancer and tumours</b>	Benign tumour of the brain or spinal cord
	Cancer*
	Early stage cancer*
<b>Connective tissue</b>	Systemic sclerosis
<b>Ear</b>	Deafness
<b>Eye</b>	Blindness
	Loss of sight (one eye) and limb
<b>Gastrointestinal</b>	Chronic liver failure
<b>Heart and artery</b>	Cardiomyopathy
	Coronary artery angioplasty – triple vessel*
	Coronary artery bypass surgery*
	Heart surgery (open)*
	Heart attack*
	Out of hospital cardiac arrest
	Pulmonary hypertension
	Repair or replacement of aorta*
	Repair or replacement of valves*
	Severe peripheral vascular disease
<b>Kidney and urogenital</b>	Chronic kidney (renal) failure*
<b>Major organ transplant</b>	Major organ transplant (placement on waiting list or undergoing transplant)*
<b>Musculoskeletal trauma</b>	Loss of limbs
	Burns

General category	Medical condition or surgical procedure
<b>Respiratory</b>	Chronic lung failure
	Pneumonectomy*
	Pulmonary hypertension
<b>Stroke and nervous system</b>	Alzheimer's disease
	Aneurysm
	Coma
	Creutzfeldt-Jakob disease
	Dementia
	Encephalitis
	Loss of speech
	Major head trauma
	Meningitis
	Motor neurone disease
	Multiple sclerosis
	Muscular dystrophy
	Paralysis
	Parkinson's disease
Peripheral neuropathy	
Stroke*	
<b>Other</b>	Intensive Care
	Terminal Illness
<b>Modified total and permanent disablement</b>	Loss of limbs
	Loss of sight (one eye) and limb
	Loss of independent existence
	Significant cognitive impairment

Cover for the medical conditions or surgical procedures marked \*\* starts 3 months after the latest of the date we receive a fully completed application for:

- the applicable benefit or cover
- an increase to the applicable sum insured (for the increased portion only)
- reinstatement of the applicable benefit or cover

This does not apply if the cover is a replacement benefit.

**Talk to your insurance adviser about how to get Kids Cover.**



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